

1. An electronic payment and fulfillment system utilized by a customer for purchasing a digital good comprising:

a merchant server adapted to receive a purchase order from said customer for the purchase of said digital good, and to create a digital order comprising purchase order information;

5 a payment server adapted to receive said digital order from said merchant server and to further route said digital order;

an authentication server adapted to receive said digital order from said payment server, format said digital order into a first message and further route said first message;

10 a communication device comprising a payment card module wherein said payment card module is adapted to receive a payment card and read payment card identification information stored in said payment card, and wherein said communication device is adapted to receive said first message from said authentication server, display said first message to said customer, request and receive authorization for payment for

15 said purchase order with said payment card from said customer, retrieve said payment card identification information, request and receive payment card security information from said customer, and route said authorization and said payment card identification and security information to the authentication server, and wherein said authentication server further routes said authorization and payment card identification and security

20 information to said payment server and from said payment server to a financial institution, wherein said financial institution is asked to execute said payment and to send a payment confirmation through said payment server to said merchant server and to said authentication server; and

25 a fulfillment server adapted to receive said payment confirmation from said payment server and transmit said digital good via said authentication server to said communication device, wherein said communication device stores said digital good onto said payment card.

30 2. The system of claim 1 wherein said communication device comprises a wireless communication device.

3. The system of claim 1 wherein said communication device comprises a wired communication device.
4. The system of claim 3 wherein said merchant server, said payment server, said authentication server, said fulfillment server and said communication device are adapted to send and receive messages among each other via a first network.
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5. The system of claim 2 wherein said merchant server, said payment server, said authentication server, and said fulfillment server are adapted to send and receive messages among each other via a first network and said wireless communication device is adapted to send and receive messages to said authentication server via a second network and wherein said second network comprises a wireless network.
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6. The system of claim 2 wherein said wireless communication device is selected from a group consisting of a mobile phone, a personal digital assistant, a pager, a wireless laptop computer, a personal computer, a television remote control, programmable versions thereof and combinations thereof.
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7. The system of claim 5 wherein said wireless network is selected from a group consisting of a wireless wide area network (WWAN), a wireless local area network (WLAN), a personal area network (PAN) and a private communication network.
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8. The system of claim 7 wherein said wireless wide area network (WWAN) is selected from a group consisting of a Global System for Mobile Communications(GSM), General Packet Radio Service (GPRS), a Code Division Multiple Access(CDMA), CDMA 2000, and wideband CDMA(WCDMA).
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9. The system of claim 4 wherein said wired communication device comprises a telephone and said first network comprises a telecommunications network.

10. The system of claim 4 wherein said wired communication device comprises a computer and said first network comprises the Internet.

11. The system of claim 1 wherein said payment card comprises a smart card selected from a group consisting of a full size smart card, a contactless smart card, a SIM smart card, a USIM smart card, a credit card, a debit card, a stored-value card, a coupon card, a reward card, an electronic cash card, a loyalty card, an identification card and combinations thereof.

10 12. The system of claim 1 wherein said payment card comprises a magnetic stripe card.

13. The system of claim 1 wherein said merchant server receives said purchase order by said customer via a route selected from a group consisting of the Internet, telephone connection, mail order form, fax, e-mail, voice recognition system, shot message service, interactive voice recording (IVR), and face-to-face communication with the customer.

14. The system of claim 2 wherein said wireless communication device comprises a subscriber identification module (SIM) card slot and said payment card module is 20 electrically connected to said SIM card slot.

15. The system of claim 1 wherein said payment card information is selected from a group consisting of cardholder identification information, card identification information, authentication information, card issuer information, and financial institution information.

25 16. The system of claim 1 wherein said digital good is selected from a group consisting of electronic cash, electronic tickets, electronic coupons, loyalty points, credits for pre-paid mobile airtime, credits for pre-paid utilities, electronic gift certificates, digital rights managements(DRM) certificates, electronic transit tokens, music, software, 30 movies, and books.

17. The system of claim 1 wherein said merchant server and said fulfillment server comprise one entity.
18. The system of claim 1 wherein said customer places said purchase order to said merchant server via said communication device.
19. The system of claim 1 wherein said communication device further comprises a shopping application and wherein said customer utilizes said shopping application, to select said digital good, to place said purchase order, to authorize, authenticate and pay with said payment card, and to store said digital good onto said payment card.
20. The system of claim 1 wherein said payment card module comprises a payment card reader and writer module.
21. The system of claim 1 wherein said communication device further comprises a digital good generation application and wherein said digital good generation application receives a digital receipt for said digital good and generates said digital good.
22. The system of claim 1 wherein said first message comprises a format selected from a group consisting of Short Message Service (SMS), General Packet Radio Service (GPRS), Transmission Control Protocol/Internet Protocol (TCP/IP), User Datagram Protocol (UDP), Simple Mail Transmission Protocol (SMTP), Simple Network Management Protocol (SNMP), and proprietary message formats.
23. An electronic payment and fulfillment method utilized by a customer for purchasing a digital good comprising:
placing a purchase order with a merchant server for said digital good and choosing to pay via a communication device;
providing said merchant server with identification information for said communication device;

- creating a digital order comprising purchase order information and said identification number for said communication device by said merchant server;
- routing said digital order to a payment server and from said payment server to an authentication server;
- 5 formatting said digital order into a first message by said authentication server and routing said first message to said communication device;
- displaying said first message on said communication device and requesting and receiving authorization of payment from the customer;
- 10 retrieving identification information of a payment card from said communication device;
- requesting and receiving security information of said payment card from said customer via said communication device;
- 15 routing said authorization and said payment card identification and security information through said authentication server to said payment server and from said payment server to a financial institution;
- executing said payment at said financial institution and sending a payment confirmation to said payment server;
- routing said payment confirmation from said payment server to said merchant server and to a fulfillment server;
- 20 transmitting said digital good from said fulfillment server via said authentication server to said communication device; and
- storing said digital good onto said payment card by said communication device.
24. The method of claim 23 wherein said communication device comprises a payment card module adapted to receive said payment card and read said payment card identification information stored in said payment card and to receive a digital good and store said digital good onto said payment card.
25. The method of claim 23 wherein said communication device comprises a wireless communication device.

26. The method of claim 23 wherein said communication device comprises a wired communication device.
27. The method of claim 26 wherein said merchant server, said payment server, said authentication server, said fulfillment server and said communication device are adapted to send and receive messages among each other via a first network.
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28. The method of claim 25 wherein said merchant server, said payment server, said authentication server, and said fulfillment server are adapted to send and receive messages among each other via a first network and said wireless communication device is adapted to send and receive messages to said authentication server via a second network and wherein said second network comprises a wireless network.
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29. The method of claim 25 wherein said wireless communication device is selected from a group consisting of a mobile phone, a personal digital assistant, a pager, a wireless laptop computer, a personal computer, a television remote control, programmable versions thereof and combinations thereof.
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30. The method of claim 28 wherein said wireless network is selected from a group consisting of a wireless wide area network (WWAN), a wireless local area network (WLAN), a personal area network (PAN) and a private communication network.
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31. The method of claim 30 wherein said wireless wide area network (WWAN) is selected from a group consisting of a Global System for Mobile Communications(GSM), General Packet Radio Service (GPRS), a Code Division Multiple Access(CDMA),
25 CDMA 2000, and wideband CDMA(WCDMA).
32. The method of claim 26 wherein said wired device comprises a telephone and said first network comprises a telecommunications network.

33. The method of claim 26 wherein said wired device comprises a computer and said first network comprises the Internet.
34. The method of claim 23 wherein said payment card comprises a smart card selected from a group consisting of a full size smart card, a contactless smart card, a SIM smart card, a USIM smart card, a credit card, a debit card, a stored-value card, a coupon card, a reward card, an electronic cash card, a loyalty card, an identification card and combinations thereof.
- 10 35. The method of claim 23 wherein said payment card comprises a magnetic stripe card.
- 15 36. The method of claim 23 wherein said placing a purchase order comprises placing a purchase order via a route selected from a group consisting of the Internet, telephone connection, mail order form, fax, e-mail, voice recognition system, shot message service, interactive voice recording (IVR), and face-to-face communication with the customer.
- 20 37. The method of claim 24 wherein said communication device comprises a subscriber identification module (SIM) card slot and said payment card module is electrically connected to said SIM card slot.
- 25 38. The method of claim 23 wherein said payment card information is selected from a group consisting of cardholder identification information, card identification information, authentication information, card issuer information, and financial institution information.
- 30 39. The method of claim 23 wherein said digital good is selected from a group consisting of electronic cash, electronic tickets, electronic coupons, loyalty points, credits for pre-paid mobile airtime, credits for pre-paid utilities, electronic gift certificates, digital rights managements(DRM) certificates, electronic transit tokens, music, software, movies, and books.

40. The method of claim 23 wherein said merchant server and said fulfillment server comprise one entity.
41. The method of claim 23 wherein said customer places said purchase order to said 5 merchant server via said communication device.
42. The method of claim 23 wherein said communication device further comprises a shopping application and wherein said customer utilizes said shopping application, to select said digital good, to place said purchase order, to authorize, authenticate and pay 10 with said payment card, and to store said digital good onto said payment card.
43. The method of claim 24 wherein said payment card module comprises a payment card reader and writer module.
- 15 44. The method of claim 23 wherein said communication device further comprises a digital good generation application and wherein said digital good generation application receives a digital receipt for said digital good and generates said digital good.
45. The method of claim 23 wherein said first message comprises a format selected 20 from a group consisting of Short Message Service (SMS), General Packet Radio Service (GPRS), Transmission Control Protocol/Internet Protocol (TCP/IP), User Datagram Protocol (UDP), Simple Mail Transmission Protocol (SMTP), Simple Network Management Protocol (SNMP), and proprietary message formats.

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